



CSB Salary SA Variants - Service Charges & Features (w.e.f. 01.07.2023)							
Sl No.	Parameters	Suvidha Base SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	Suvidha Plus SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	CSB-Advantage Salary SA (revamped Suvidha Advantage SA variant)	CSB-Privilege Salary SA (revamped Suvidha Privilege SA Variant)	Suvidha Exclusive SA (applicable for existing customers only. Opening of new accounts under this variant is not permitted)	CSB-Spark Salary SA (revamped Spark Suvidha SA variant)
1	Indicative salary bracket (monthly take home salary)	Rs 10,000 & below	Minimum Rs 5,000	Minimum Rs 15,000	Minimum Rs 25,000	Greater than Rs 75,000	Resident Govt. Employees
2	Average Monthly Balance (AMB) Requirement	Nil	Nil	Nil	Nil	Nil	Nil
3	Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB)	NA	NA	NA	NA	NA	NA
4	Free multi-city payable-at-par cheque book	NA	10 leaves per FY free (additional cheque book @ Rs 3 per leaf)	20 leaves per FY - free (additional cheque book @ Rs.3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)	50 leaves per FY - free (additional cheque book @ Rs 3 per leaf)
5	Charges for small value cash withdrawals (home & nonhome branches) (Charges are not applicable for withdrawals of amount > Rs 25,000)	Branches having onsite ATM: Only 2 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 5 free cash withdrawals per month. Rs 150 per transaction after free limit	Branches having onsite ATM: Only 2 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 5 free cash withdrawals per month. Rs 150 per transaction after free limit	Branches having onsite ATM: Only 4 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 8 free cash withdrawals per month. Rs 150 per transaction after free limit	Branches having onsite ATM: Only 5 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit	Branches having onsite ATM: Only 5 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit	Branches having onsite ATM: Only 5 free cash withdrawals per month. Rs 100 per transaction after free limit Branches without onsite ATM: Only 10 free cash withdrawals per month. Rs 150 per transaction after free limit
6	Cash deposit limit at home branch	Free limit of Rs 1L per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1L per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 2 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 5 Lakh per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 5 Lakhs per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 5 Lakhs per month (home + non-home) Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
7	ABB Cash Deposit Limit Per Day At Remote/Non-Home Branch	Free limit of Rs 25,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 25,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 50,000 per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance	Free limit of Rs 1 Lakh per month, subject to free limit under item 6 above. Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance
8	ABB cash withdrawal limit/day from remote /non-home branch	NA	Rs 50,000 (for self and bearer cheques)	Rs.50,000 for bearer cheque; Rs. 2 lakh for self cheque	Rs.50,000 for bearer cheque; Rs. 5 lakh for self cheque	Rs.50,000 for bearer cheque; Rs.5 lakh for self cheque	Rs.50,000 for bearer cheque; Rs.5 lakh for self cheque
9	Coin & Small denomination Notes counting charges for remittance	Currency notes of lower denomination (< Rs 100) per day Upto 50 pieces - Free More than 50 pieces - Rs 5 per 50 pieces and part thereof Coins Upto 50 coins per day - Free More than 50 coins - Rs 5 per 50 Coins and part thereof					
10	ABB Cheque Deposit Limit Per Instrument and Per Day	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
11	Account Maintenance Charges	Nil	Nil	Nil	Nil	Nil	Nil
12	Net / Mobile Banking Charges	NEFT/RTGS - free IMPS Txn amount of; 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15					
13	Net Banking Txn Limit Per Day Per User (Rs)	Default - Rs 25000 Maximum - Rs 1 Lakh	Default - Rs 25000 Maximum - Rs 1 Lakh	Default - Rs 25000 Maximum - Rs 3 Lakh	Default - Rs 50000 Maximum - Rs 5 Lakh	Default - Rs 50000 Maximum - Rs 5 Lakh	Default - Rs 25000 Maximum - Rs 5 Lakh
14	Mobile Banking Txn Limit Per Day Per User (Rs)	Default - Rs 25000 Maximum - Rs 1 Lakh	Default - Rs 25000 Maximum - Rs 1 Lakh	Default - Rs 25000 Maximum - Rs 3 Lakh	Default - Rs 50000 Maximum - Rs 5 Lakh	Default - Rs 50000 Maximum - Rs 5 Lakh	Default - Rs 25000 Maximum - Rs 5 Lakh
15	DD/PO issue	Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 2 instruments free per month Beyond 2 instruments: Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 3 instruments free per month Beyond 5 instruments: Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)	up to 2 instruments free per month Beyond 2 instruments: Up to Rs.5K - Rs.30 Above Rs.5K up to Rs.10K - Rs.50 Above Rs.10K up to Rs.1 lakh - Rs.4 per 1000 (min. Rs.50) Above Rs. 1 lakh - Rs.3 per 1000 (max. Rs. 10000)
16	DD/PO Cancellation	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost	Rs.100/ instrument + stamp cost
17	Duplicate DD/PO (Rs)	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost	Rs 100 + stamp cost
18	DD/PO Revalidation (Rs)	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument	Rs.100/ instrument
19	NEFT @ branch	Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50	10 txns free per month After free limit Upto ₹ 10,000 - ₹ 2 ₹ 10,001 to ₹ 1 Lac - ₹ 4.50 ₹ 1,00,001 to ₹ 2 Lac - ₹ 14.50 > ₹ 2 lakh - ₹ 24.50
20	RTGS @ branch	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00	5 txns free per month After free limit ₹ 2 lakh to ₹ 5 lakh - ₹ 25.00 > ₹ 5 lakh - ₹ 50.00
21	Annual locker rent discount	No discount	No discount	No discount	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers	50% discount on Small & Medium lockers	30% discount on prescribed rate for small, medium & large lockers 20% discount on prescribed rate for extra-large lockers



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22	Locker rent overdue charge	1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter onwards: 40% of annual rental					
23	Duplicate Passbook	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page	Rs 100 for issuance & Rs.20 per page
24	Duplicate Deposit Receipt	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost	Rs.100 + stamp cost
25	Duplicate Net Banking Passwords (Rs)	Rs 100	Rs 100	Rs 100	Rs 100	Rs.100	Rs 100
26	Certificate Issue (Rs)	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate	Rs 100 per certificate
27	Inward Cheque Return#	NA	Rs.300 per instrument for first time Rs.500 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally	Rs.300 per instrument for first time Rs.500 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally	Returns due to non financial reasons - Free For financial reasons: Rs.300 per instrument for first time Rs.500 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally	Returns due to non financial reasons - Free For financial reasons: Rs.300 per instrument for first time Rs.500 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally	Returns due to non financial reasons - Free For financial reasons: Rs.300 per instrument for first time Rs.500 per instrument for second time onwards For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally
28	Outward Cheque Return#	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Free up to 3 instruments per month Beyond that, Rs.100 per instrument	Free up to 3 instruments per month Beyond that, Rs.100 per instrument	Free up to 3 instruments per month Beyond that, Rs.100 per instrument
29	Stop Payment	Rs.100 per occasion	Rs.100 per occasion	Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion	Free up to 1 occasion in a FY Beyond 1 occasion, Rs.100 per occasion
30	ECS / NACH Mandate Registration (Registrations charges will be exempted for services /allied products provided by our Bank)	Rs 200 per mandate	Rs 200 per mandate	Rs 200 per mandate	3 registrations per month - free	3 registrations per month - free	3 registrations per month - free
31	ECS / NACH Mandate Registration Failure#	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate	Rs 100 per mandate
32	ECS/NACH inward return#	Rs 250 per instance	Rs 250 per instance	Rs 250 per instance	1 instance per year Free, after that Rs.200 per mandate	Rs 250 per instance	Rs 250 per instance
33	ECS/NACH outward clearing-return#	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance	Rs.500 per instance
34	SMS Alert Charges (If no SMS is sent to a customer during a quarter, there will be Zero charges applicable)	0.5 per SMS Minimum Rs. 10 per quarter Maximum RS. 100 per quarter					
35	Outstation cheque collection (OBC not through Local/CTS clearing)	up to Rs.5000 - Rs.25 above Rs.5,000 & up to Rs.10,000 - Rs.50 Above Rs.10,000 & up to Rs.1 Lakh - Rs.100 Above Rs.1 lakh - Rs.150					
36	Account Closure Charges	Free for closure within 15 days from the date of account activation Rs 500 – if the account is closed after 15 days but within 1 year from the date of account activation					
37	Personal accident insurance Cover (complimentary)	as per the Complimentary insurance coverage given by Debit Card	as per the Complimentary insurance coverage given by Debit Card	as per the Complimentary insurance coverage given by Debit Card	as per the Complimentary insurance coverage given by Debit Card	as per the Complimentary insurance coverage given by Debit Card	as per the Complimentary insurance coverage given by Debit Card
38	Demat & trading account AMC waiver (Applicable only with IIFL)	No discount	No discount	AMC free for the first year	AMC free for the first year	AMC free for the first year	AMC free for 1st year
41	Credit Card (discount on charges)	No discount	No discount	Credit Card: No Joining fees and AMC Fees. No income documents required	Credit Card: No Joining fees and AMC Fees. No income documents required	Nil	Credit Card: No Joining fees and AMC Fees. No income documents required

Annual Locker Rent**	
small locker: Rs 1800 (rural/S.urban) Rs 2500 (urban/metro) medium locker: Rs 3000 (rural/S.urban) Rs 4000 (urban/metro) large locker - Rs 5000 (rural/S.urban) Rs 7000 (urban) 8000 (metro) extra-large locker - Rs 10000 (rural/S.urban) Rs 12000 (urban/metro) Locker Security Deposit : [3 times of Annual Locker rent + GST] + [Rs 10000]	
**Discounts are applicable as per the linked locker rent recovery account variant. Discount will be applicable only for one locker per account. Rent will be collected upfront	

T & C

All charges are exclusive of GST as applicable.

Some account variants are applicable only for some specific segment of customers

option available to set the transaction limit in net/mobile banking

no charges for return due to technical/systemic reasons

If monthly salary is not credited in the account continuously for 3 months, the Salary account will be converted to normal Base variant account.

Bank reserves its right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Insurance as applicable will be renewed yearly only if the salary continues to be credited in the account of the employee and premium to be paid as applicable by the employee towards that insurance product opted.

Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant.